

2005 Reinvestment Volume in San Diego County: A Summary

San Diego Reinvestment Task Force

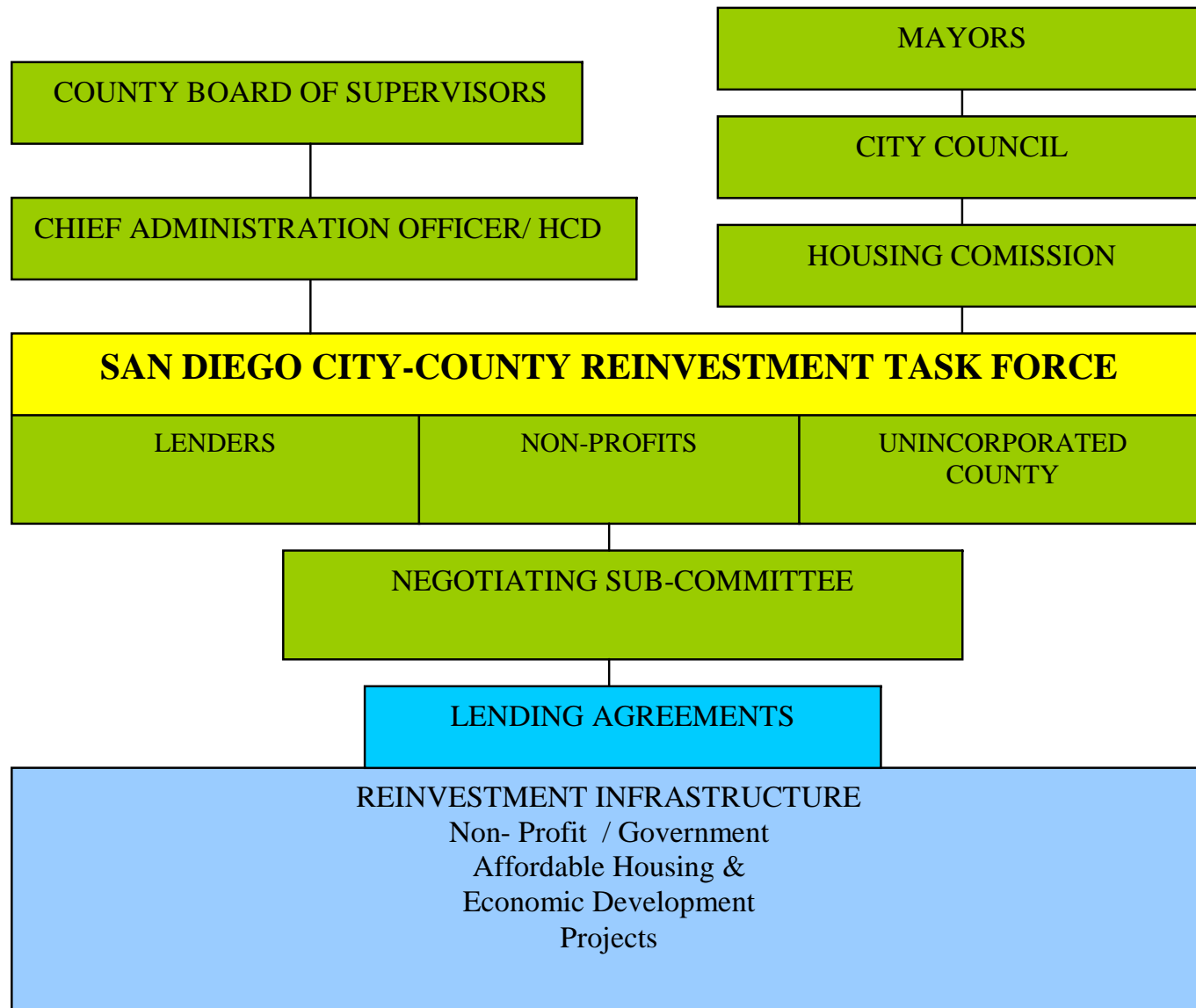
3989 Ruffin Rd.

San Diego, CA 92123

Background on the Reinvestment Task Force

- San Diego City-County Reinvestment Task Force (**RTF**) was established in 1977 as a joint City and County quasi-public entity
- Monitor banking practices in the region
- Develop strategies for reinvestment in partnership with public, community and private lending institutions
- Add community development equity investment
- Broaden investor base beyond banks

RTF Organization Chart



Monitor Lending Practices

Develop specific agreements with major lenders in the County of San Diego

- Home mortgages in low-mod census tracts
- Affordable housing development
- Small business lending
- Community development lending
- Consumer loans for low-income borrowers
- Corporate giving for housing and economic development
- Investments

Agreements with Banks

As of 2005 specific agreements with 10 institutions:

- Bank of America
- Washington Mutual
- Wells Fargo
- Union Bank
- CA Bank & Trust
- US Bank
- San Diego National
- Citibank
- Comerica
- Borrego Springs

Note: Borrego Springs' data is not included due to small size relative to the other 9 banks.

Market Share

Institution	No. of Office 2005	No. of Offices 2006	%Market Share 2005	%Market Share 2006	Deposits 2006 (\$000)
Bank of America	75	71	18.19%	17.02%	8,043,653
Wells Fargo Bank	92	91	15.46%	16.06 %	7,588,133
Washington Mutual Bank	68	70	15.41 %	15.33 %	7,246,059
Union Bank of California	60	61	10.63 %	9.80 %	4,631,254
California Bank & Trust	27	27	5.51 %	5.45 %	2,573,368
San Diego National Bank	19	21	4.30 %	4.35 %	2,055,567
Citibank West	24	25	1.87 %	2.08 %	985,199
US Bank	39	42	4.08 %	3.59 %	1,697,909
Comerica Bank	2	3	1.40 %	1.28 %	604,549

source: FDIC Market Share Report for San Diego County: June 30, 2006

CRA Activity Data Categories

- Home Purchase Loans in Low and Moderate-Income Census Tracts (new home purchase loans)
- Affordable Housing Development
- Small Business Loans (businesses with annual revenue of \$1 million or less.)
 - Government Guaranteed
 - Conventional
- Community Development Loans (if not reported in another category)
- Community Consumer Loans (specialized low-income programs)
- Corporate Giving (for housing and community development)

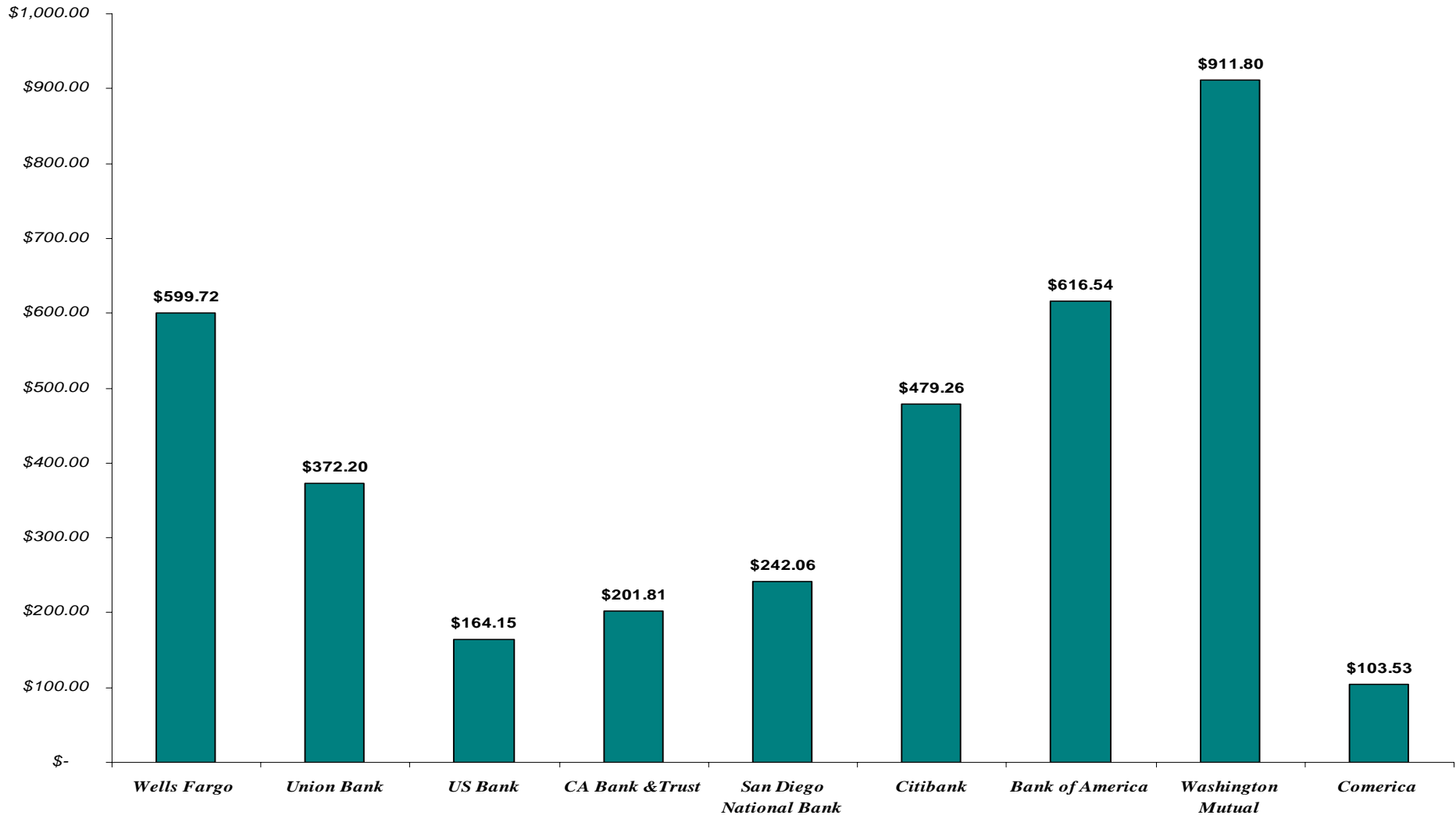
2005 CRA Activity in San Diego

Lending Institution	CRA Amount (millions)	2005 Percent of Deposits	Percent of Deposits Difference 2004-2005
Bank Of America	\$616.54	7.7%	2.32%
Wells Fargo Bank	\$599.72	7.9%	1.46%
Washington Mutual	\$911.80	12.6%	1.08%
Union Bank of California	\$372.20	8.0%	3.48%
CA Bank and Trust	\$201.81	7.8%	-2.79%
San Diego National	\$242.06	11.8%	.35%
US Bank	\$164.15	9.7%	1.03%
Citibank West	\$479.26	48.6%	-13.79%
Comerica	\$103.853	17.1%	-.22%
Total/ Average:	\$3,964.12	10.4%	1.21%

➤ *The CRA Amount Increased by \$675 million (20%) over 2004. The Percent of Deposits increased by 1.21% over 2003.*

2005 CRA Volume By Individual Banks

Reinvestment Volume: By Agreement Banks San Diego County 2005 (in millions)

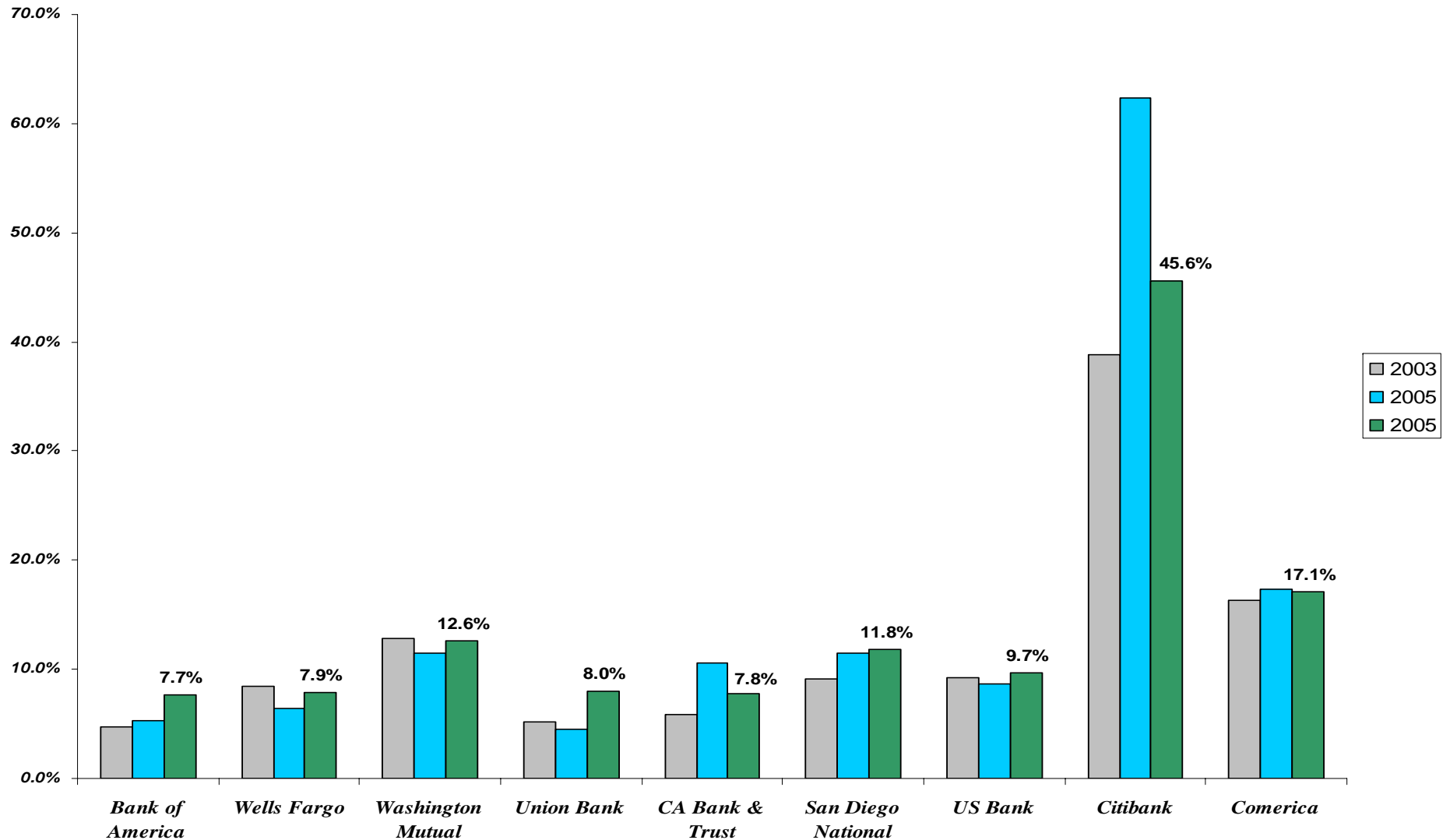


Difference in CRA Volume and % of Deposit: 2004-2005

Lending Institution	\$ CRA Volume Difference 2004-2005 (millions)	\$CRA Volume Percent Difference 2004-2005
<i>Bank of America</i>	\$162.96	35.9%
<i>Wells Fargo Bank</i>	\$136.27	33%
<i>Washington Mutual</i>	\$85.46	10.3%
<i>Union Bank of California</i>	\$148.48	66.4%
<i>CA Bank & Trust</i>	-\$69.93	-25.7%
<i>San Diego National</i>	\$13.10	5.7%
<i>US Bank</i>	-\$.81	-0.5%
<i>Citibank West</i>	-\$64.77	-11.9%
<i>Comerica</i>	-\$8.90	-7.9%

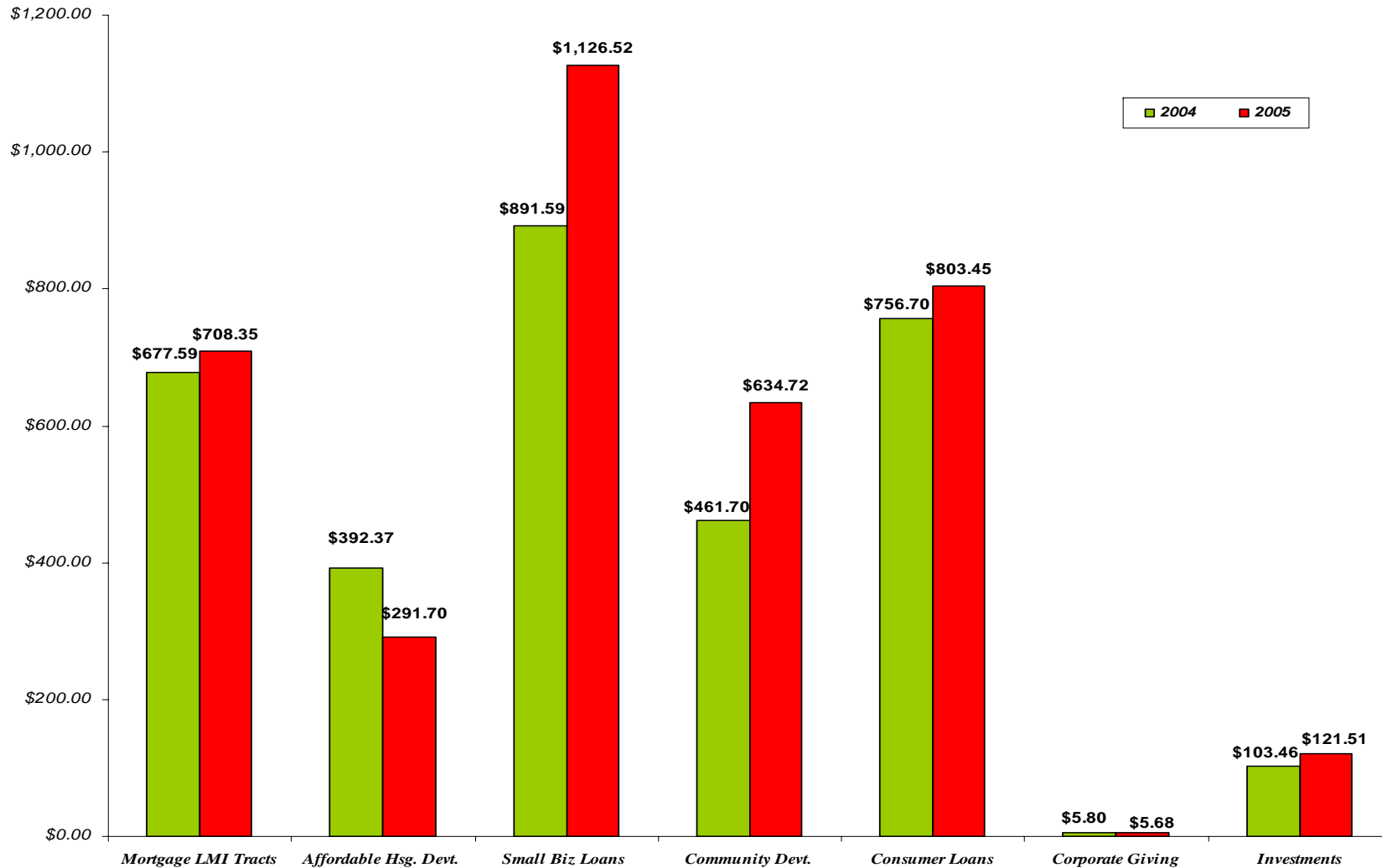
Agreement Banks' CRA Volume in San Diego as % of Deposit (2003-2005)

Agreement Banks' CRA Volume in San Diego as % of Deposit (2003-2005)



Reinvestment By Category: 2004-2005

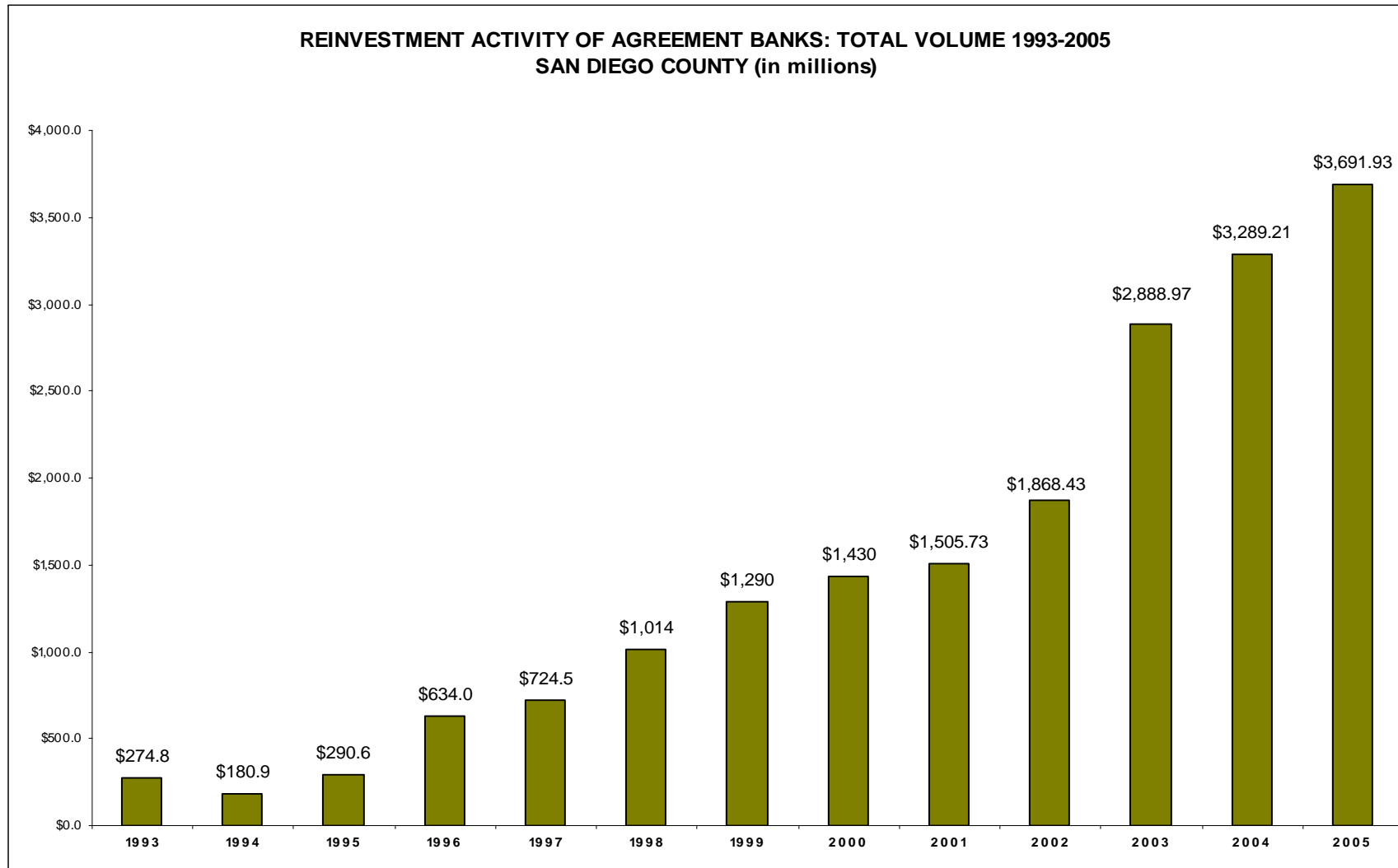
REINVESTMENT ACTIVITY: VOLUME BY CATEGORY 2004-2005 SAN DIEGO COUNTY (in millions)



Reinvestment Difference By Category: 2004-2005

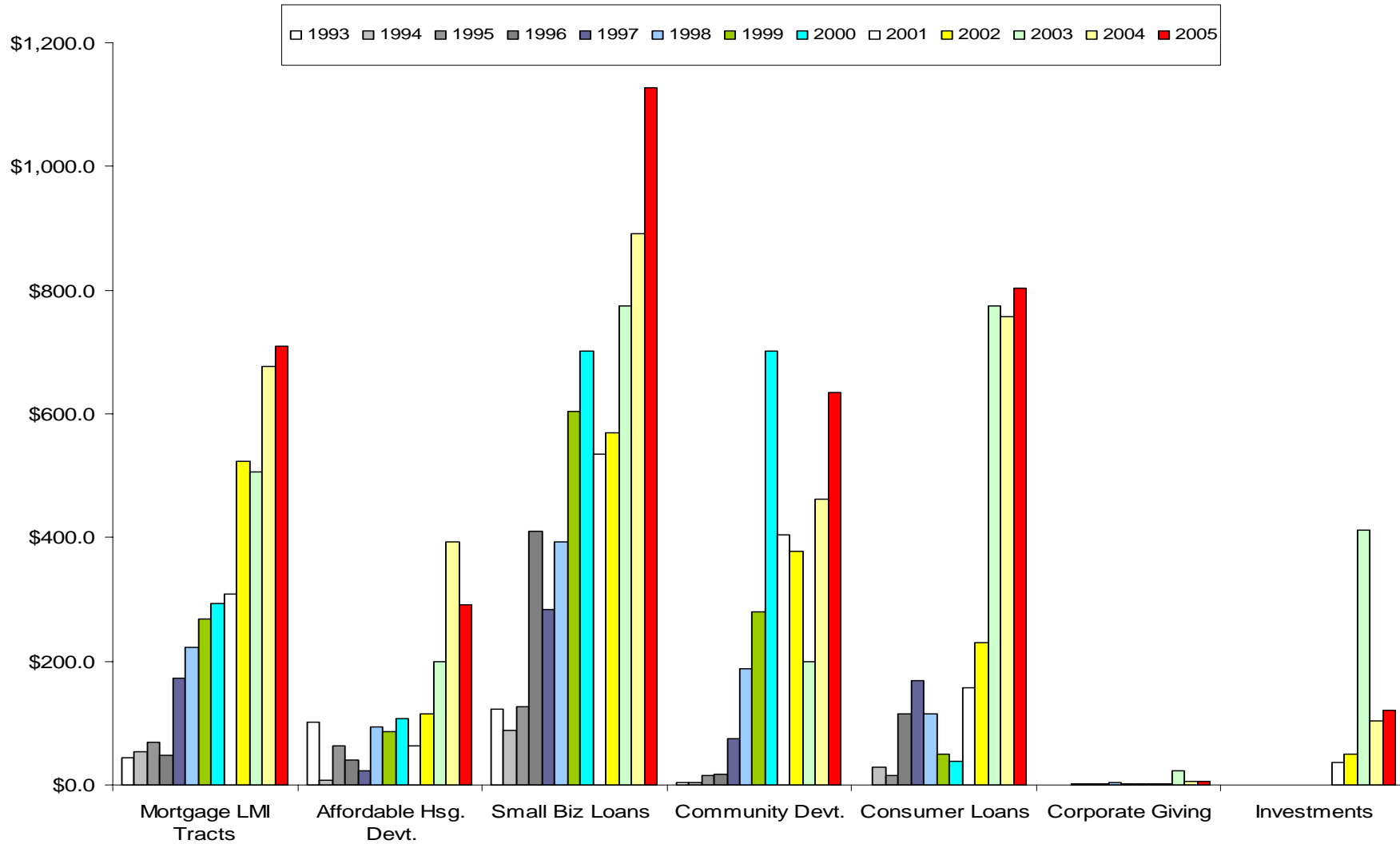
Category	\$ Difference (millions) 2004-2005	% Difference 2004-2005
Mortgage LMI Tracts	\$30.76	4.5%
Affordable Housing	<i>\$(-100.67)</i>	-25.7%
Small Biz Loans	\$234.93	26.3%
Community Development	\$173.02	37.5%
Consumer Loans	\$46.75	6.2%
Corporate Giving	<i>\$(-0.12)</i>	-2.1%
Investments	\$18.05	17.4%

Total Reinvestment Volume 1993-2005



Reinvestment History by Category

Reinvestment History: Agreement Banks 1993-2005 San Diego County (millions)



1993-2005 Category Totals

Category	1993-2005 (millions)
Mortgage LMI Tracts	\$3893.52
Affordable Hsg. Devt.	\$1,586.11
Small Biz Loans	\$6,592.27
Community Development	\$2,979.71
Consumer Loans	\$3,254.45
Corporate Giving	\$53.21
Investments	\$723.23
Totals	\$19,082.50